



# **PENNSYLVANIA**

# **ANNUAL REPORT**

# FISCAL YEAR 2005

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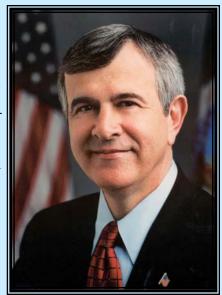
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Cover photo: American Hose Company No. 1 (Volunteer Fire Department) building in Tamaqua, Schuylkill County, PA. The emblem reads "1878-2003—125 years of service". For more information on the check presentation event pictured, see page 11.

### **USDA Secretary Mike Johanns**

On May 11, 2005, USDA Rural Development celebrated 70 years of service to America. Much has changed since 1935 when the crisis was the Depression, our mission was agricultural stabilization, and the cutting edge was rural electrification. Today, rural America is dynamic and diversified; the cutting edge is broadband and renewable energy. Our Rural Development mission is increasing economic opportunity and improving the quality of life in rural America. But from 1935 through today, one thing has remained constant: the commitment of the men and women of USDA Rural Development to the future of rural communities.

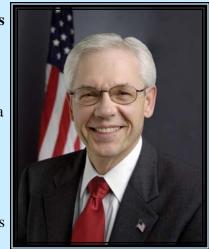


That commitment was demonstrated in dramatic form by the response of Rural Development to the unprecedented series of hurricanes that slammed into the Gulf Coast in the late summer and autumn of 2005. Hurricane Katrina — the most destructive storm ever to hit the United States in terms of property damage, though fortunately not in loss of life — was followed in rapid succession by Rita and Wilma. The damage was immense; the loss of life, heavy. Outside of New Orleans and Biloxi, most of the devastated areas were rural.

Rural Development personnel — including many who had lost their own homes — worked around the clock to staff recovery centers and provide shelter. They worked with our Federal, State, local and nonprofit partners to repair water, telecommunications, and electrical systems. By mid November, more than 9,700 evacuees had been housed in Rural Development-funded units in 42 States. And in the months and years ahead, Rural Development will play an important role in rebuilding housing, community facilities, and infrastructure throughout the disaster area.

# **Agriculture Under Secretary for Rural Development Thomas Dorr**

The face of rural America continues to change, and USDA Rural Development is changing with it. No longer the "lender of last resort," we are rural America's investment bank, a venture capital entity that creates jobs, promotes business development, and provides community facilities and affordable housing. Our goal is to build viable and sustainable rural communities.



In each of the last five years, the Bush Administration has invested about \$13 billion in rural America. Rural Development has provided housing, water and sewer funds, hundreds of mil-

lions of dollars in business loan guarantees, telecommunications and electricity loans and grants. Public safety buildings, rescue equipment, libraries, town halls and access to broadband have all been made possible through the efforts of Rural Development.

One of the biggest challenges facing our nation is the need for renewable energy. In our ongoing effort to promote development of new energy sources, USDA Rural Development in 2005 funded 154 renewable energy grants and two renewable energy loans totaling \$32.3 million. Additionally, through the Value Added Producer Grant program, Rural Development provided \$2.8 million for 30 more energy related projects. From wood fired generating plants to wind turbines, biofuel production and anaerobic digesters, USDA Rural Development is financing new sources of renewable energy while offering farmers and ranchers a potential new source of income.

At Rural Development we are working to ensure that all Americans have access to the technological revolution sweeping the nation. Imagine that in 2005, Rural Development made a loan to an isolated area in Michigan that will provide 309 residential customers, 18 businesses and 290 gas well subscribers with telecommunications services for the first time and imagine that the isolated town of Hughes, Alaska will become an Internet "hot spot" thanks to new service funded through a Rural Development grant.

What makes all this happen are the USDA Rural Development employees. The incredible job our employees did to provide aid to the victims of Hurricanes Katrina, Rita and Wilma was amazing. Working with our Federal, State and local partners, Rural Development found housing for thousands of evacuees, staffed over 80 recovery centers, handled thousands of calls and met face to face with thousands of victims. I'm proud of the job our employees do every day. They're highly skilled, dedicated, and truly "Committed to the Future of Rural Communities."

### Pennsylvania State Director Gary H. Groves

USDA Rural Development invested more than \$8.3 billion nationally in rural America in fiscal year 2005. Of that amount, Pennsylvania invested over \$279 million for its rural residents and communities.

Pennsylvania had a record year in its Community Facilities and Water & Environmental Programs—over \$129.8 million in loans, grants and guarantees that was 225% of our allocations. Pennsylvania was **first in the nation** in the Water & Environmental Programs providing funding to 28



rural communities with 17,968 users. It was **third nationally** in the Community Facilities program. This funding included 31 facilities for 810,581 rural Pennsylvania residents, 18 loans and 10 grants to first responders and 12 loans and one grant to faith-based and other community organizations.

Rural Business Programs obligated over \$44.3 million through 43 loans/grants and guarantees creating or saving over 700 jobs. This was 283% of our Business & Industry allocation (**second nationally**) and 157% of our Rural Business Enterprise Grant allocation.

Our housing efforts were recognized by the National Office for being **a "top ten" state** with over \$104.8 million invested for lower income rural residents.

We are striving to do even a better job in fiscal year 2006 under the leadership of President Bush, Secretary Johanns and Under Secretary Dorr. Our success is also dependent upon the continued support of the members of the Pennsylvania Congressional delegation and Senators Santorum and Specter. Their continued support is appreciated.

Please take the time to read further about some of the ways we have made rural Pennsylvania a better place to live and work. The USDA Rural Development - Pennsylvania staff continues to be personally committed to working towards making life better for our rural population. Help us spread the word.

Note: Gary H. Groves became Pennsylvania State Director in August, 2005. He succeeded Byron E. Ross, State Director from April, 2001 to August, 2005.

(Cameron, Centre, Clarion, Clearfield, Clinton, Crawford, Elk, Erie, Forest, Jefferson, Lawrence, McKean, Mercer, Potter, Union, Venango and Warren Counties)

# First Hurricane and Tropical Storms Grant in the State Funded

Pike Township Municipal Authority received monies for flood damage caused by Tropical Storm Ivan. It was the first in Pennsylvania to receive these funds. USDA Rural Development provided a Hurricane and Tropical Storms Emergency Grant in the amount of \$287,000 to cover access road repair, stream bank stabilization, and replacement of approximately 3,550 linear feet of transmission lines in the reservoir area. The repairs were considered to be an emergency situation since the water supply could have been compromised if these repairs were not made. A



federal partner, the Federal Emergency Management Agency contributed \$868,000 towards the project. Authority members are pictured in a check presentation ceremony with former State Director Ross (center).

### **Monroe Township Wastewater Treatment Project**



Monroe Township will use the \$1,704,250 loan and \$400,000 grant monies from USDA Rural Development to provide a sewer collection and treatment system in and around Williamsburg Village to correct or remove health and sanitary problems and make future development possible. A very high percentage of homes had malfunctioning on-lot septic systems that drained into a stream, contaminated the groundwater and were unsuitable for repair or replacement because of the soils in the area. Authority members are pictured in a check presentation ceremony with former State Director Ross (second from right).

# **Outstanding Utility Project of the Year**

Of the many wastewater treatment projects funded by USDA Rural Development, the McCalmont Township's project, benefiting the residents of Anita, PA, was singled out in 2005 by USDA Rural Development to receive its "United States Department of Agriculture Rural Development, 2004 State Director's Award for Outstanding Utility Project". After four years of planning and nearly a year of construction, the new plant opened in July 2004 — eliminating the need for septic systems and the septic runoff that previously flowed into the residents' yards and the creek. The project cost was \$3.5 million with USDA Rural Development providing a \$1.1 million loan and a \$2.4 million grant.



# **Taylor Terrace Multi-Family Housing Rehabilitation**

In November 2004, Conifer Taylor Terrace, LLC, completed rehabilitation of its Stone Brook Apartments, a 30-unit family complex located in Lawrence County in the town of West Pittsburg. Funds from a subsequent loan in the amount of \$135,100 and tax credit funds brought the project in at a total of \$404,200. The renovations included new roofs, siding, doors/door locks and some of the gutters. A laundry room, a space that includes an activities center.

kitchen and better office space for the site manager were also added. Kitchen cabinets, countertops, dishwashers and air conditioning were also added to each unit. Hot water heaters, stoves, refrigerators, carpeting and vinyl were replaced, as needed. In addition to the installation of a new handicap accessible playground, improvements were made to the parking lot, grounds, and dumpster site.

### Meadville Area Industrial Commission Receives \$500,000 Loan

A \$500,000 Intermediary Relending Program loan to Meadville Area Industrial Commission by USDA Rural Development will make funds available to support economic and community development and assist in the creation or saving of rural jobs. The funds were part of a national announcement in July of \$16.3 million in business development funds for rural America to 35 loan and grant recipients in 18 states.

# **Meadville Gets Its Own Multi-Plex Movie Theater**

Meadville Cinema's ten-screen, multi-plex movie theater project received a \$4.5 million Business and Industry loan to help finance the acquisition of the site, site improvements including storm water management and parking, and construction of the 34,614 sq. ft. complex. Located along the main highway system near retail stores, restaurants, a regional airport, and a nearby resort, the theater is fast becoming a community asset hosting other events as well. The project will create 50 new full and part-time jobs.



(Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Fayette, Greene, Indiana, Somerset, Washington and Westmoreland Counties)



# **Deemston Borough to Construct New Waterline Extension**

With the help of funding from USDA Rural Development totaling \$649,000 in loans and \$1,164,000 in grants and \$150,000 from the U. S. Army Corps of Engineers, Deemston Borough will construct a waterline extension to serve 158 users in this Washington County community. The project consists of the installation of 44 fire hydrants and 57,497 linear feet of 8" waterline to connect the system to the Southwestern Pennsylvania Water Authority system. Cost overruns caused by the addition of users and increases in expenses for materials threatened to stall the project, but the above financing

package plus an additional \$145,000 generated by tap-in fees kept the project going. Unreliable water wells will be replaced by the connection.

# National Pike Water Authority's Innovative Project



At the beginning of fiscal year 2005, National Pike Water Authority's line installation was completed and users began tapping into an innovative project. While installing 106,000 linear feet of 12", 8" and 6" water distribution lines and 67 fire hydrants, the waterline contractor laid fiber optic conduit and cable in the same trench. Due

to the topography of the region, fiber optics were chosen as the communications medium between the two well houses, two pump stations, and the two 130,000 gallon water storage tanks.



Somerfield Cable TV provided the fiber, 2" conduit, marking tape, fittings and vaults while the project provided the labor. Local residents now have the benefit of safe and sanitary drinking water and digital phone service, internet access and cable television. USDA Rural Development provided funding (\$3,923,000 loan and \$1,379,800 grant) for a new water treatment, storage and distribution system to serve portions of Henry Clay, Stewart and Wharton Townships and the Borough of Markleysburg. Pictured on the left is a spool of fiber optic cable used and on the right, the 6" waterline and 2" fiber optic cable conduit on Hawes Road.



# **USDA Rural Development Joins in Self-Help Housing** "Work Parties"

In celebration of National Homeownership Month in June, Greene County Habitat for Humanity held a "work party" at the site of its project in Carmichaels. USDA Rural Development volunteers, including Ron Pankratz (pictured), and National Council on Agricultural Life and Labor Research Fund, Inc. (NCALL) joined Habitat to volunteer "sweat equity" on the home of a future homeowner.

Similarly, USDA Rural Development, NCALL and

Threshold volunteers provided "sweat equity" at a Threshold Housing Development Corporation "work party" held in Fairchance on a home of a future homeowner. Threshold participates in the USDA Rural Development's Self-Help Housing Program and was awarded a \$268,920 Self-Help Technical Assistance grant for 12 additional homes. Self-help housing is families working together to build their own homes to achieve the dream of homeownership.

### **Empowerment Community/Empowerment Zone**

USDA Rural Development continues to serve The Fayette County Empowerment Community. The Fayette Enterprise Community (FEC) is made up of six census tracts throughout Fayette County totaling 84.37 sq. mi. The FEC's Strategic Plan includes 98 benchmarks that fall into one of the seven categories that make up the FEC Strategic Plan. The categories are: Agriculture, Community Development, Economic Development, Education, Housing, Social Conditions and Transportation.

Examples of USDA Rural Development's investments are: The Fayette County Community Action Agency continues to be a major service



provider located within the Empowerment Community. It seeks to eradicate poverty through the provision of supportive activities designed to motivate people towards self sufficiency. It received \$25,000 towards the development of two new family service centers (pictured) that were funded by state and local government, private industries and a local charitable foundation.

Funding of \$13,215 was provided to Reaching Educational Achievement with Community Help's Logic House Program. This investment will help improve students' educational achievement levels in community schools through integrated advanced life skills, technical and vocational curriculum in collaboration with school officials, educators, parents and businesses. The program also receives funding from state, local and private donations.

(Berks, Bradford, Bucks, Carbon, Columbia, Lackawanna, Lehigh, Luzerne, Lycoming, Monroe, Montgomery, Montour, Northampton, Northumberland, Pike, Schuylkill, Sullivan, Susquehanna, Tioga, Wayne and Wyoming Counties)



### **Volunteer Hose Company of Throop Receives Funding**

Pictured at the left is PA State Director Groves (holding ceremonial check) preceding a check presentation ceremony to highlight the Volunteer Hose Company of Throop's reception of a \$542,900 loan and a \$92,200 Hurricane Tropical Storm Grant to be used to renovate an existing fire station that will include the expansion of an existing truck bay, storage expansion to accom-

modate fire equipment and fire apparatus, and modifications of the handicapped accessibility to the building.

# Borough of Lansford's "Lansford Alive" Receives Rural Business Enterprise Grant

Concerned citizens and businesses formed "Lansford Alive" several years ago to try to revitalize the downtown area of the Borough of Lansford, Carbon County. Their goal is to encourage business development in the Borough and provide special events to draw visitors into the downtown area. "Lansford Alive" received a \$26,335 Rural Business Enterprise Grant from USDA Rural Development to conduct a market survey of the Borough in order to develop an economic planning strategy.





# **Keystone College Kitchen Incubator Program Receives Rural Business Enterprise Grant**

Keystone College of LaPlume received a Rural Business Enterprise Grant from USDA Rural Development in the amount of \$94,790 to support the development of a kitchen incubator program. The goal is to stimulate current and future growth in small businesses that are involved in food preparation, processing and marketing. The program addresses a current, unmet need in Bradford, Lackawanna, Sullivan, Susquehanna, Tioga and Wyoming counties in small business food

preparation and processing service including educational programs, technical assistance, mentoring and networking opportunities. Pictured from left to right: Lisa Hall Buranich, Coordinator of the Center for Excellence and Leadership Keystone College; Linda Taylor, USDA Rural Development; Terry Wise, Assistant Professor and Chair, Management Division, Keystone College and Sonji Lee, PhD, Assistant Professor and Chair, Business & Technology Division, Keystone College.



# **National Homeownership Month Event**

To highlight National Homeownership Month, Schuylkill Community Action (SCA) was honored with a Certificate of Appreciation from USDA Rural Development for its dedication to providing affordable housing assistance to rural Pennsylvania. Pictured on the left is Theodore Dreisbach, Executive Director of SCA, in the center is the homeowner that was assisted by SCA and USDA Rural Development and at the

right is former PA State Director Ross. The event took place on the back porch of the new homeowner.

# USDA Rural Development Helps Fund New Milford Municipal Authority's Sewer System

Facing the failure of a number of the Borough's septic systems and the need to update the sewage treatment plant's discharge requirements set by the PA Department of Environmental Protection that also served the Blue Ridge High School, New Milford Municipal Authority planned a central sewer system. USDA Rural Development's loan for \$3,393,000 and a grant in the amount of \$1,099,200 added to the local contributions of \$477,600 has allowed the project to be completed and is serving more than 460 customers. Additionally, USDA Rural Development's Section 504 housing program monies were leveraged with funds from the Susquehanna County Redevelopment Authority to assist ten families. The Rural Development funds were used to cover tap-in fees and electrical work needed for the grinder pump systems, while the Redevelopment Authority funds paid for the installation of the grinder pump and line from the house to the lateral. The sewer system has eliminated potential health hazards and will help keep both the surface and groundwater cleaner.



# USDA Rural Development Loans and Grants Help Buy Fire Trucks for Four Volunteer Fire Companies

At a check presentation ceremony (pictured on cover) held at the American Hose Company in Tamaqua, the following volunteer fire departments received USDA Rural Development funding: American Hose Company No. 1 of Tamaqua—\$80,000 loan and \$50,000 grant for a new rescue pumper; West End Fire and Rescue, Mahanoy City—\$207,000 loan and \$60,000 grant for a new fire truck; McAdoo Fire Company, Inc.—\$169,000 loan and \$96,000 grant for a new fire truck (pictured); and Parryville Volunteer Fire Company No. 2—\$42,500 loan and \$7,500 grant for a used 1989 pumper fire truck.

(Adams, Chester, Cumberland, Dauphin, Delaware, Franklin, Fulton, Huntingdon, Juniata, Lancaster, Lebanon, Mifflin, Perry, Philadelphia, Snyder and York Counties)

### Elderly homeowner gets help for needed home repairs

The home of a senior citizen on a fixed income had a roof and windows that leaked, outdated plumbing and electrical systems, and some rooms that were uninhabitable. She received help in the form of a grant from a USDA Rural Development Section 504 Housing Grant, a leveraged grant from Lancaster County Redevelopment Authority and assistance from extended family to make the needed repairs to her home. She now has a safe, warm and dry place in which to live.





# USDA Rural Development Rural Home Loan Partnership Program Examples

Petersburg Commons (Perry County) and Village Court Affordable Housing Development (York County) are eligible for participation in USDA Rural Development's Rural Home Loan Partnership Program which provides PA with special USDA Rural Development mortgage funding. USDA Rural Development will provide mortgage financing through its 502 Direct program which offers subsidized interest rates to low-income buyers.

The Petersburg Commons Housing Development has the distinction of being the first affordable housing development in PA that will feature many "green building" features. These features include the use of recycled materials, minimization of construction waste, the procurement of local materials and state of the art design features that are designed to dramatically reduce utility costs for the home buyers. Two fourteen unit buildings will be constructed (on the land pictured above). USDA Rural Development has partnered with the Perry Green Building Housing Corporation, a subsidiary of the Housing Authority of Cumberland County and other participating agencies to help bring about the Petersburg Commons project.

Village Court Affordable Housing Development in Dover Township (pictured opposite) is being built as the result of the partnering of Affordable Housing Options, Inc., a non-profit agency subsidiary of the York Housing Authority and other participating agencies. This development will provide 24 families with incomes below 80% of the area's median household income in this rural area of York County the opportunity of homeownership.





# **Jonathan Court Apartments Groundbreaking**

Jonathan Court Apartments will be a facility consisting of 14 units arranged in seven single-story duplex buildings in Aspers (Adams County). The project will provide safe, affordable housing for 52 unaccompanied migrant farm workers operating on a seasonal basis. Thirteen units will provide housing for the 52 migrant farm workers, and one unit will serve as housing for an onsite manager and support service provider.

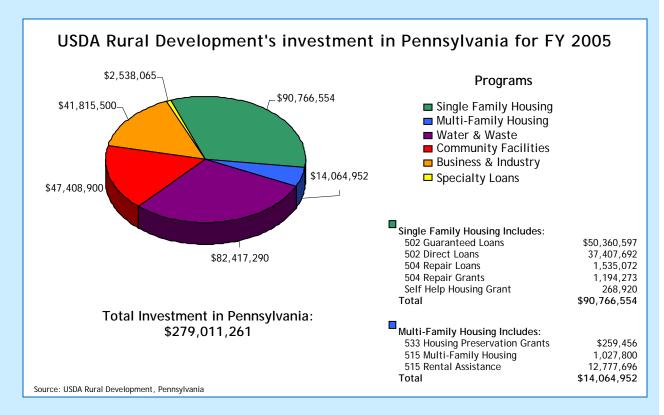
USDA Rural Development's Farm Labor Housing Programs provide low-interest loans and grants to public or non-profit agencies or to individual farmers to build affordable rental housing for farm workers, both migrant and year-round laborers. USDA Rural Development provided a loan of \$125,000 and a grant in the amount of \$893,507 for the project. The total projected cost for this facility is \$1,551,617 with a planned completion date of September 2005.

Funding was a joint effort by USDA Rural Development, PA Housing Finance Agency, Federal Home Loan Bank of Pittsburgh, Sovereign Bank, Rural Local Initiatives Support Corp., Adams County Commissioners, PA Department of Community and Economic Development, Community Development Block Grant Program and Rural Opportunities, Inc.

# **Southern Cumberland Water Association Water Project**

A deteriorating 50,000 gallon steel water tank that was constructed in the late 1960's (pictured opposite) will be replaced by a new 105,000 gallon glass-lined tank to serve the 164 users serviced by the Southern Cumberland Water Association (Cumberland County). Responding to increasing demand and the need to improve its facility, Southern Cumberland Water Association's undertaking helps meet these goals. A USDA Rural Development loan in the amount of \$233,500 will be used to refinance a remaining PENN-VEST debt on a previous addition to the system required to meet increasing demand.





# **Highlights:**

- Water and Environmental Programs had an outstanding year in the delivery of program funds to our rural communities. Starting with allocations of \$30.9 million loan and \$10.2 million grants, USDA Rural Development—Pennsylvania took advantage of special Hurricane and Tropical Storm funds for areas impacted in 2004 by Hurricane Ivan and National Office reserve funds to deliver \$52.8 million in loans and \$29.6 million in grants for water and sewer systems. This total funding level of \$82.4 million was the highest of any state in the nation in FY '05.
- Pennsylvania's Community Facilities programs received the highest level of funding in its history during FY '05.
- Starting with an allocation of \$14.6 million and taking advantage of additional year-end funds, twenty-two Business and Industry loans were made for a total of \$41,815,500—second highest in the nation for FY' 05.
- Housing program's Section 502 Direct and Section 502 Guaranteed programs obligated in excess of \$87 million **assisting 879 families** to purchase or build a home. Eight of the direct loans were under the Self-Help Housing Program.
- Housing program's Section 504 Loan & Grant Repair Program helped 517 very low-income families make repairs and improvements to their homes.
- Pennsylvania was a "top ten" state in Section 502 Direct, Section 504 Loan, and Section 504 grants.
- Multiple-Family Housing Development had three Section 533 Housing Preservation Grants and three Section 515 loans for unit rehabilitation.

# **Special Events:**

### **Farm Bill Forum**

Agriculture Secretary Mike Johanns (pictured center) has been traveling around the country to host a Farm Bill Forum and came to Penn State's Ag Progress Days where farmers and others were given the opportunity to ask questions and make comments about federal agricultural policies. Each speaker was given two minutes before the microphone and could submit a written statement also. Robert Steele (at right) dean of Penn State's College



of Agricultural Sciences moderated the session and introduced the Secretary. Congressman Don Sherwood (at left) also presided.

# The Great Pennsylvania Cleanup for 2005 Earth Day



USDA Rural Development volunteers participated in a Westmoreland CleanWays' event. The volunteers (pictured) collected 301 regular tires, 5 truck tires, a dishwasher, dryer, carpet, guitar, mattress and box springs, rocker recliner, dead deer carcass, countless cans and bottles

and numerous bags of debris. The Westmoreland CleanWays has been a past recipient of solid waste management grant funds from USDA Rural Development to assist with a recycling guide reminder that is distributed as a newspaper insert at the time of Earth Day each April.





# **USDA Rural Development's Commitment to the Environment**

The National Environmental Policy Act (NEPA) establishes the federal government's environmental policies. Its primary goal is to help public officials make decisions that are based on an understanding of the environmental consequences of their actions, and to take actions that protect, restore and enhance the environment.

To accomplish this, USDA Rural Development requires its applicants and borrowers to consider environmental impacts before taking actions financed by the Agency. The same is true for private lenders whose loans are guaranteed by the Agency. Before any USDA Rural Development assistance may be approved, the Agency will assess the environmental impact of the proposed action to ensure that steps are taken to avoid or reduce adverse effects.

In carrying out its mandates, USDA Rural Development must ensure compliance with numerous federal environmental laws, regulations and Executive Orders. Some of these are: The Endangered Species Act, The Safe Drinking Water Act, The Farmland Protection Policy Act, The National Historic Preservation Act, Departmental Regulation 9500-3, Land Use Policy and Executive Order 11988 Floodplain Management.

# **Cooperative Program**

USDA Rural Development provided technical assistance to ten cooperatives or groups desiring to form cooperatives—six of them new initiatives in FY 2005. Technical assistance provided included development of organizational and finance structures, financial projections for first-year operations, assistance with the development process and identifying development resources. Educational activities included a training program provided to the board of directors of an existing cooperative, and youth education, in association with the Mi-Atlantic Alliance of Cooperatives, for 52 youth at the Annual Summer Institute held at Shippensburg University. A presentation was also made at the Annual Value-Added Ag Conference, Indianapolis, Indiana. Work continued with partner agencies and organizations, including Keystone Development Center (recipient of a \$299,832 USDA Rural Cooperative Development Grant), Resource Conservation & Development Councils, Keystone Ag Innovation Center, and the Pennsylvania Department of Agriculture.

**Technical Assistance** is provided to rural communities to help them achieve sustainability.

# **Civil Rights**

Assuring equal opportunity in employment and program delivery is essential in administering USDA Rural Development programs. Each USDA Rural Development employee is responsible for ensuring the highest quality of services for all recipients and beneficiaries of our programs. USDA Rural Development is committed to fair and equal treatment to employees and customers.

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# **USDA Rural Development**

